

EXHIBIT A-15

Dear Judge Schofield,

My name is Jason Smartt. I am a former Army Officer. I graduated with a Bachelors of Science from the United States Military Academy at West Point and an MBA from University of Chicago. It was in the context of both of those institutions that I came to know Steve Calk both professionally and personally. Outside of my father, no other man has had a bigger impact on my life professionally and personally than Steve Calk. Most of the lessons I have learned from Steve, both as a boss and a friend, have come from observing him up close over many years. Steve is genuine, positive, and encouraging to name a few characteristics. I want to share three lessons Steve taught me through my direct experiences with him that I believe illustrate Steve Calk's character and why he has made such a positive impact on me and others like me.

Make an Impact. We met in 2014 as my co-founders and I started a company called CreditServe which attempted to solve the rampant problem of pay day loans overcharging our military servicemen and women. Congress had just passed the Military Lending Act to protect military members from predatory lenders, but we felt there was a better, civic solution by offering military members low interest, unsecured loans online. We were blessed enough to win 3rd place in the prestigious Chicago Booth New Venture Challenge but we needed investors and mentors to get the company off the ground. At this point, our concept was new and without infrastructure, we could only help a few veterans at a time. Our CFO was a professor at University of Chicago and told us that there is only one person he knew that would understand this business and had the infrastructure to help military members. This person was Steve Calk. Steve instantly thought this business would make an impact by giving Veterans access to capital when other banks and pay day lenders overcharged them. Steve offered to take this concept in house and named it the Consumer Lending Division of The Federal Savings Bank (TFSB). Even though TFSB was very profitable and by no means needed these small dollar loans to grow its business, it was not about making money for Steve. For Steve, it was about the impact we could have as we both knew the sacrifices and hardship it took to serve in the United States Army. After years of his mentorship and support, I am proud to say we have helped thousands of veterans get much lower cost of capital and improved their lives in the process. While this did not have a big impact on the bottom line of TFSB, it did make an impact for thousands of veterans.

Mentor Others. I met with Steve weekly one on one from 2015 through 2018 while he was at TFSB. During this time, often there was a senior military member from the US Army as a special guest to our meeting. What I came to learn was that Steve offered to host these senior leaders and shadow with him for a week or two at a time in order for them to gain perspective and confidence as they transitioned out of the military. What impressed me was almost all of them did not attempt to work at the bank and this was not a recruiting tool. In those meetings, Steve spoke to them about following their ideals of service and going to an organization that could continue to grow. In all cases, these relationships enriched the active-duty members as I can personally attest to the anxiety transitioning from military service can bring. Steve served as a mentor and lifeline to these Soldiers during one of their most stressful periods of their life.

Build Community. Steve and I became closer as we worked longer together. As such, Steve extended his hospitality and friendship to my family as well. He attended my wedding on a moment's notice and he was there in the hospital room when my baby was born. What I came to know is that is not necessarily a special occurrence to me. He hosts a "warrior weekend" every year. This weekend consists of 10-15 veterans of all ages bonding together to help each other and grow each other. He encouraged us to build each up and support one another. I can count on this group not just as a network but an extended

family. This group of men, led by Steve, is personally very valuable to me in helping me make key life decisions and gives me a structure of mentors and peers with a military background that I routinely go to as a resource.

I wouldn't be where I am today without Steve and I am grateful for the valuable experiences he has personally shown me over the years. His ability to make an impact, mentor others and build a community have influenced me to where they are now the cornerstone of my personal values as well.

Sincerely,



[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

Winnetka, IL, [REDACTED]

EXHIBIT A-16

CHRISTOPHER M. MOLARO

■■■■■, Philadelphia, PA ■■■■■

November 8, 2021

To: The Honorable Lorna G. Schofield
Thurgood Marshall, United States Courthouse
40 Foley Square
New York, NY 10007

Subject: Stephen Calk Letter of Support

Dear Judge Schofield,

My name is Christopher Molaro. I am a former US Army Captain that was honorably discharged from active-duty service in 2015 after being awarded a Bronze Star and with one combat deployment. I currently serve as the Chairman, Chief Executive Officer, and President of NeuroFlow, Inc., a national mental-health technology company I co-founded in 2017.

I am writing to you today, however, not in the capacity as CEO, or as a Veteran. I am writing to you as a person who owes an incredible amount of gratitude to Steve Calk. I am writing as a humbled mentee of Steve's, and now, as a friend of his – something I feel overwhelmingly fortunate to say.

I met Steve in 2008 when I was a cadet at the United States Military Academy. I was the Cadet-in-Charge of a leadership development trip for the Black & Gold Leadership Forum, a select group of cadets, led at the time by now Retired Brigadier General Bernard Banks. That trip took us to Chicago where we met with local government and business leaders to learn about the challenges they face, and how they lead, problem-solve, and serve their various positions. Steve was one of those business and civic leaders that we were fortunate to meet.

Not only did Steve graciously offer a group of Cadets his time to meet with us, but he also offered to help us get in touch with the right people and assisted in setting up meetings that we undoubtedly would not have been able to do on our own. Steve surprised the group and hosted us for a dinner, and personally introduced us to a variety of business and government leaders. The trip was a complete success and was only made possible because of Steve's generosity with his time and means, and with nothing more to gain himself other than knowing he was helping to inspire and develop future officers of the US Army.

Since our initial meeting in Chicago, Steve offered to stay in touch and offer advice to me and the other Cadets if he thought he could be helpful. True to his word, Steve has served as an informal mentor of mine and several other Cadets and Officers I know, serving as an example to lead with integrity and the values of Duty, Honor, Country.

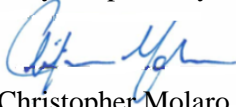
He personally helped me navigate bigger "life-decisions" like whether to transition off active-duty military service, and how to embark on the winding road of applying to business school. When I was attending The Wharton School, he continued to be available whenever needed, offering his valuable time, perspective, and advice which ultimately helped lead me to founding NeuroFlow, Inc. which supports 14 million users in need of mental health support. He did this with no equity stake, nor as an official advisor, nor as a paid employee or contractor – in other words, he had nothing to gain for himself, but he did so because he wanted to assist a Soldier he mentored.

As a final example, without question, whenever I was visiting Chicago, no matter the reason, Steve would make himself available to pick me up from the airport. At first glance, I thought of this as a seemingly small example, but when I recognized that time is an executive's most valuable and precious asset, I could not have been more appreciative of his generosity for taking his time to do that for me, and I think does a good job in summing up Steve's selfless character.

I cannot begin to imagine the tough job you have, Judge Schofield, and do not envy the difficult task you are charged with, and that is why I felt compelled to write this letter of support and share my personal experience knowing Steve that you may not hear otherwise. I can unequivocally state that I would not be the person, personally and professionally, if it were not for Steve's humble and generous mentorship and example. I know for a fact that he has had the same impact and influence on many others before and after me as well.

Thank you in advance for considering this letter of support and for your service to our Country. Please feel free to reach out to me with any questions. I can be reached at [REDACTED].

Very Respectfully,



Christopher Molaro

EXHIBIT A-17

Steve Calk Letter of Support

The Honorable Lorna G. Schofield,

My name is Andrew Lekowski, and I am currently serving active duty as an Apache helicopter platoon leader in the Army. I graduated from West Point in '19, and it was while I was a cadet that I met Steve.

I met Steve in January of 2018, so I have known him for nearly four years. For these past four years, he has served as my mentor, a role model, and a friend.

While I was a cadet, preparing for a semester abroad in Brazil to advance my Portuguese language minor, I wanted to learn about and experience the civilian sector. Being a cadet at the United States Military Academy, much of my professional rearing was geared towards military, not business, and I owed it to myself to get the full college experience and learn as much as I could to be well rounded.

I created a résumé, sent it to several people within my network, and eventually it came across Steve's desk, where he graciously offered to have me shadow him and his team for a week as part of an individually tailored, non-cookie cutter executive shadow internship.

As an Operations Research major, learning about the executive leadership level of a very successful veteran's bank seemed to be more than fitting, and thus a great opportunity to experience the civilian sector.

Upon arriving to Chicago, Steve took me under his wing and immediately began teaching me everything he knew about leadership in the civilian sector, banking operations, and his experiences. I took copious notes, asked many questions, and learned a great deal.

Looking back on this week long shadow, it stands out as one of the most professionally developing broadening experiences I have ever experienced.

Steve was even so gracious to personally gift me with a \$1000 stipend to cover my living expenses while I was in Chicago. As a cadet making just \$450 a month at the time, this was just a tremendously generous thing to do. When I thanked him for it, I remember he said the following: "pay it forward." This is probably one of the most fitting way to describe Steve's impact on me: a man who generously gives to others and inspires those he gives to pay it forward.

Steve also gave me a hard copy book to read while I was on my semester abroad: "Duty" by Robert Gates. I believe that Steve and Secretary Gates share much of the same philosophy on duty and leadership, and both are great men in my eyes. Since then Steve has provided me with more leadership literature, including Leon Panetta's "Worthy Fights," and I have called him on numerous occasions to ask him questions about Army life, business, and personal life. These conversations have been literally pivotal for me, as I take his advice very seriously and have made several career changing decisions based off his opinion. If it wasn't for Steve's advice, I probably would have never gone into Army aviation, or the attack helicopter platform for that matter. His advice is seriously that impactful for me given his professional and personal accolades.

Steve has also extended invitations out to my wife and me on multiple occasions to come and visit him. We plan to visit him over this Thanksgiving. He let my wife and I stay at his vacation house in Lake Tahoe for our honeymoon this past January.

Overall, Steve is a great mentor to me, someone I look up to and someone I hope to emulate. He has taught me a ton of great lessons, and I am proud to call him a friend. Moreover, I hope that I can be more like Steve and make similar impacts on the next generation, just like he did for me, and pay it forward.

Very Respectfully,



Andrew Lekowski

Andrew Lekowski

EXHIBIT A-18

The Honorable Lorna G. Schofield
United States District Judge
Southern District of New York
40 Foley Square
New York, NY 10007

Dear Judge Schofield,

I have known Steve Calk for over 28 years and am proud to call him my friend, my family and my mentor. From the first day we met, he has selflessly invested in my well-being, welcomed me into his family and provided me with advice on every aspect of life from parenting to career planning. I have seen Steve's care, kindness and generosity, 'family first' attitude and loyalty positively change the trajectory of countless lives.

Steve's care, kindness and generosity was on display the day that we met. I was managing our family restaurant after just transitioning from the Active Army to the Army Reserve. Steve came into the restaurant and quickly struck up a conversation with me. This is where I first watched him (first hand) go out of his way to make service employees (restaurant employees, grocery cashiers and others) feel needed and appreciated. One of the many life lessons I have learned from him. Steve quickly learned that we shared a West Point connection and asked me what I was going to do now that I had left the Active Army. Within a few months of this budding friendship Steve taught me about Mortgage Banking, coached me thru the interview process which eventually resulted in me getting my first professional job in the mortgage industry. Although we did not work together, Steve continued to go selflessly go out of his way to check on me and spend time teaching me the industry.

I have seen Steve's selfless care for others on display countless times across the years. About ten years ago Steve approached several of his friends (including me) and asked if we would be interested in 'mentoring' a group of young West Point graduates. We all agreed and began an annual tradition of meeting them in person (at Steve's home) as well as several times throughout the year individually. Since then I am proud to say that this group has excelled beyond all of our expectations. They are successful entrepreneurs, have earned advance degrees from institutions such as MIT and are caring husbands and fathers.

More recently, Steve demonstrated this same generosity when he heard that a friend of a friend's daughter had gotten her 'dream job' in California but couldn't find a place to live (COVID restrictions had reduced the supply of affordable rentals in the area). Knowing that she was going to have to turn down her 'dream job' he contacted her father, introduced himself, and offered them the (*free*) use of his home until she could find something post COVID. She ended up sharing a room with a new 'co-worker' but the family was grateful beyond belief.

More than anything, when I think of Steve, I see the man who has selflessly cared for his parents, been the glue for his siblings and an amazing parent to his children. It was apparent to me early on that the concept of 'family' was at the top of Steve's priorities. Having spent time with him at his parents' home out east I saw the love and respect that they demonstrated and that Steve has reciprocated with his children.

Throughout the years Steve has become part of our extended family, often driving 1-2 hours each way just to see my family at Sunday dinners at my parents' house. I watched him sit with my parents for

hours, talking, asking questions with the same respect as I had seen him interact with his parents. In my father's last days, Steve would regularly drive to Indiana to be with my family, grieving alongside us.

Steve has raised three amazing children that all refer to me as 'Uncle Joe'. I have watched him with them as children, seen them become best friends with my children and now proudly write them letters of recommendation to college. It would be an understatement that Steve has always had an aggressive daily schedule – one cannot achieve the business success that he has without putting in the time. That being said, I have seen him cancel meetings, trips, and important dinners to make soccer games, school meetings and boy scout events. Family comes first for Steve; another life lesson I have learned from him.

Steve's loyalty to his friends, family and country second to none. Some of his loyalty is demonstrated in his kindness and generosity but it is far greater than that. It is one thing to be generous, it is another to always be there. There is no one that calls Steve a friend that would, without hesitation, say that 'Steve would drop anything' for a friend in need.

This same loyalty at the 'friend' level is in his heart for this country. From supporting a variety of military and veteran causes like the USO and the Special Operations Fund Steve's love for America is impressive. He has talked for years about how someday he could 'give back' like so many of his friends that are in (or retired from) the military have.

I am proud to call Steve Calk my friend. I consider him part of my family and part of his. I would not be have had the career that I have had, been as good of a son, husband or father and positive role model for others if I hadn't randomly met Steve Calk in a restaurant 28 years ago. Steve's care, kindness and generosity, 'family first' attitude and loyalty continue to positively change countless lives – including mine.

Respectfully,

A handwritten signature in black ink, appearing to read 'JAR', with a stylized, sweeping line extending from the bottom of the 'R'.

Joseph A. Ricciardi

EXHIBIT A-19



Michael C. Bogna

[REDACTED]
Fresno, CA
[REDACTED]

October 28, 2021

CHARACTER REFERENCE – STEVE CALK

Dear Judge Schofield,

My name is Michael Bogna. I am a personal friend of Steve Calk and have known Steve for more than 30 years. We met while we were both serving in the military. He in the US Army and me in the US Marine Corps. Though I have had a few transactions with Steve's bank, the vast majority of my experience with Steve has been personal.

Since I first met Steve he has struck me as one of the more caring persons I know. He genuinely cares about all of those around him and strives to make a positive impact in their lives. He strives to connect with everyone he meets. He has always put others' concerns and needs before his own. He is not self-serving but rather self-sacrificing. In all of my time spent with Steve, whether with family, or just on the phone catching up, his first comments are always about the family, about how well everyone is doing. As an example of his character and caring nature, I would like to share this experience. A few years ago, he invited several friends to stay at his cabin and go skiing over a long weekend. While getting ready for dinner, I overheard Steve take a phone call. I could tell the nature of the call was serious by the tone of his voice. When Steve finished the call he and I were the only two in the room at the time, and I asked if everything was ok. I was concerned it was a family issue back home. Thankfully it was not, but rather a concern for a fellow parishioner at his church. Not in a braggadocious way but in more of a humble way, Steve began to explain that he belongs to a group of men within his church who have pledged to financially assist those in need. This group agreed to answer the call if there is a need. What he didn't say though was that he was sending \$5,000 first thing the next day. I overheard that while he was on the call. He was just giving \$5,000 to the church for the person in need. In essence, that is the Steve I have known for more than 30 years. Just listens and wants to help. Pretty simple.

Another example of Steve's character, when I was facing some very difficult professional struggles, working in a family business, Steve reached out. He, without hesitation or solicitation, offered me a job knowing that I have no experience in his industry. He knew it would require an investment in me, and was willing to assist with training and preparation to make me successful. Though I did not take him up on his offer, the effect was that it created hope and flexibility for me that I did not have otherwise. I am not even sure Steve knows the impact this offer made in my professional life.

Additionally, I know Steve to be a very dedicated father who loves his children as much as anyone could. He has helped them grow into very wonderful young adults.

Throughout our 30-year friendship, Steve has shown himself to be the same person, consistently investing and caring for others. Truly a great friend and colleague.

If there is anything I can do to assist you in your deliberations please don't hesitate to contact me.

Sincerely,

A handwritten signature in black ink, appearing to read "M. C. Bogna", with a long horizontal flourish extending to the right.

Michael C Bogna
VP Construction
LtCol USMC Ret

EXHIBIT A-20

Dear Judge Schofield,

I have known Steve Calk for easily 15 years. I consider him a very good friend and I know he is someone who will always be there for myself and others. There has never been a period during the time I've known Steve, where he has not been there for me, and I felt he was willing to do whatever possible for me.

[REDACTED] March 2021 and have been [REDACTED] throughout this time. Steve checks in almost every week. As I think about it, that was true even before [REDACTED] Steve has always reached out, just for a friendly chat or a quick "pick me up".

Steve has amazing friendships with so many different people from all different walks of life. He is someone who really puts others first. He is really loyal to all of us. For example, I was with him in Bolivia when he got into a very bad accident [REDACTED] I will never forget that day in the hospital when he was just coming out of having been unconscious, and the first thing he said to me was to make sure we were taking caring of another person from our group. This was really important, given our fellow travelers. I was very impressed but felt that this is just the type of person and friend he is.

I met Steve through the Young Presidents Organization (YPO) and for the last ~15 years we have belonged to the same forum. As part of YPO, there is a small group of us that meet on a consistent basis and it keeps us all well connected. Our meetings are a space for both personal and professional growth and development. I consider the forum members my best friends. Steve, in particular is someone who pushes us all to stay connected as this group. Whenever I've needed help in my work, personal issues and professional issues, Steve has always been supportive. A few situations come to mind. When [REDACTED] he was there to recommend a doctor and best approach. When I needed help deciding on a new role at work, he was there to help me understand the pros and cons of making this next move. He has always been there to support me. He is someone who has helped guide me through these situations.

Steve is also a hard worker. It comes out in everything he does. He is always working and thinking about how to best help people. In anything he's doing, he's trying to make a difference. I have been at a number of dinners and events for causes he cared about and likewise he has been supportive of the causes I've cared about, including my support of the American Cancer Society.

His children are the apple of his eye. He always tries to include his three children in what he's doing. He partakes in and is present for most, if not all events. One of the things he has impressed on me is the importance of creating "experiences" with our children. From all I've seen he has been successful at this, from his Disney trips with his young daughter, to the college school visits and sporting events he attends with his middle daughter. His guidance and support has been very impressive as he helped his older son get in to West Point and throughout his high school experience.

Finally, I'd like to mention how impressed and overtaken with joy I recently was when Steve joined six others in a visit to my home in NJ. They all had to disrupt their busy schedules and

were all focused [REDACTED] There could be no better gift I could've received other than having these close friends join me and help me through [REDACTED]

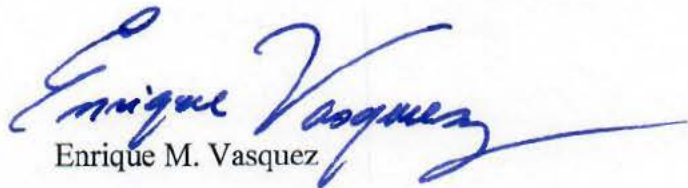

Enrique M. Vasquez

EXHIBIT A-21

14 November 2021

The Honorable Lorna G. Schofield
Thurgood Marshall United States Courthouse
40 Foley Square
New York, NY 10007

Dear Judge Schofield,

I am Louis J. De Felice, Jr- Lou to most- and I am writing to you regarding Mr. Steve Calk. I have known Steve since 2009 when I coached his oldest daughter on a community soccer team in a northern suburb of Chicago. I am writing to you in hope of providing you a holistic picture of the man I have slowly come to know and now call a friend. I have known Steve in many capacities, as a fellow parent, a community volunteer and coach, a veteran, a businessman, and most importantly, as a friend. I am sure you will receive quite a few letters in support of Steve, I hope you will indulge me as I provide you several stories that I believe demonstratively show Steve's character, integrity, compassion, generosity, tolerance, and humanity.

I first met Steve when he dropped his daughter off at soccer practice when our daughters were 5 years old. He stopped by a little early, introduced himself, thanked me for donating my time and said he looked forward to getting to know me. As he walked away, I noticed that he picked up a bag of balls that he had left some 30 yards away with his older son and continued to a different field, to coach his son's team. It made an impression on me strong enough that I still remember it 12 years later. Why is this incident remarkable? We lived in a relatively affluent community where very few parents per capita volunteered to coach their children, especially in the local recreation leagues. Steve not only took the time to recognize the volunteerism but also thank me. He also did so in a manner that did not make it obvious that he also was volunteering his time to do the same. While we both lived in the same community, the difference is that I lived in perhaps the smallest home in the community with a still struggling company that I had started years before. Steve was running the bank, which no doubt was consuming large amounts of time but he had reached a level of success where most CEOs in the community would not have dreamed of taking the time to spend coaching a community based children's team. Years later, after I got to know Steve better, I realized that he valued people that looked to serve others and sought them out.

Later that same year, my wife and I were at attendance at the annual parents gathering that is hosted by the k-8 elementary school PTA. They are a series of gatherings that are by grade level and hosted at a parents house. Steve and his spouse came over to Laura (my spouse) and me upon our arrival and started a conversation. At that point, we learned that we had a strong rivalry in that they had both served in the Army and had a strong allegiance with West Point, I had attended the US Air Force Academy. In addition to service in the military, we also discovered that we served our church teaching our youth through religious education, and both families were entrepreneurs.

Later that year, our out of town family cancelled last minute for our daughter's Confirmation celebration. Steve heard about it and extended a very generous invitation to join his family, extended family and friends at their Confirmation celebration for M [REDACTED]. Not only did he extend the invite and insist we come, he took care of a lot of little but meaningful items such as modifying the cake to include our daughter, a nice confirmation gift- matching his own daughter's, and included our entire family of seven. It was during this meeting that I met several of Steve's family, friends and several business associates. As I spoke with them after the lunch, a theme emerged. Each person told me stories of how Steve had reached out to them in times of need, started programs for causes that he would never see a substantial return on his investment but would help others, or provided comfort and advice during good and bad times. It became even more apparent that Steve was matchmaker in life. He connected people that could help each other, not because it would bring him personal benefit, but because he wanted to see people succeed. This was also the first time Steve interacted with my older, young adult children- all three of which talked to me after about the great mentoring conversations they had with him. This mentoring relationship still exists today with my oldest two sons.

that work on her behalf. He said, in the future, if I wanted to refinance or purchase another home to let him know earlier in the process and he would connect me with a banker at his bank.

My next interaction on the business front with Steve occurred immediately before my deployment with the USAF reserves to Afghanistan. Steve had reached out to see how I was doing in preparation, inquired on how the family was doing with the upcoming deployment. He made many offers of assistance for while I was gone, including commitments to assist my wife with setup with financial advisors, etc. should something happen to me during deployment. I shared with him that I was having some issues with American Express over their failure to abide by their commitments under the Soldier and Sailor Relief Act. As I explained the issue, he listened patiently and gave me advice about contacting the Consumer Financial Protection Bureau. Upon my return, this led to my first interaction with one of his business associates that gave me insight to the depths of Steve's concern with the welfare of our soldiers.

Upon my return, my issue with AMEX was still not resolved and was escalating. Steve suggested that I talk to an individual that worked with many of these soldiers and airmen. As I connected with him, I asked him how he was so knowledgeable about it. He explained to me that he had started a small program to help soldiers, sailors, and airmen who had gotten themselves in financially hard positions because of various deployment or service related hardships. He explained that Steve had enabled him to continue that business and start a program within the bank that allowed these veterans to enter a structured program to get themselves back on their feet and restore their financial health and credit. He was overwhelmed with Steve's genuine concern for our service men and women and was near tears when talking about the many people that they had been able to help. This was my first interaction with someone from Steve's bank but because of it, it would not be my last.

My final stories go to Steve's tolerance, integrity, and respect for others. Last year, Steve was taking his kids on vacation in California. He called and asked my daughter and myself to join them at his home. My daughter was missing her friend since moving, and Steve thought it would be nice to allow the girls to spend some time together. As a group, we decided to go to the nearby lake and spend the day. One of Steve's longtime friends from Chicago had moved to the area and had a boat and offered to take us out. During the day, as I engaged in conversation with his friend, he explained to me how Steve hosted retreats at his home for groups of veterans. It was a time where these individuals could get together for fellowship and emotional healing. He had interacted with many of them during their retreats and several of them spoke to him of how these retreats had saved their lives. I bring this up because I truly believe it demonstrates Steve's commitment to our soldiers. It does not derive from a public need to be recognized, nor for any business purpose, Steve has a natural empathy that most do not and he directs it at our nation's servicemembers.

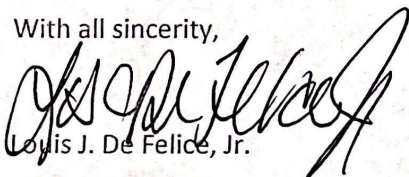
Finally, this past summer I was privileged to attend an event at Steve's home in Chicago where two things happened. The first was that he hosted an event that raised thousands of dollars for the Special Operations Warrior Foundation. The foundation's vision is to "Ensure full post-secondary educational support to surviving children of special operations personnel and immediate financial assistance to severely wounded special operations personnel ~ today and in the future." Steve not only hosted the event but matched many of the donations to raise funds for the foundation. A secondary occurrence at

the event was that Steve introduced me to a young entrepreneur. This person had started a company, in an effort to reduce the suicide crisis in the armed forces; they were providing analytics and counseling diagnostics to provide mental health counseling to our veterans. Steve made this connection in the hope that I could provide mentorship and assistance to this young CEO via both my experience as a former CEO and experience in my civil service role where we deal with research and occupational health issues for our servicemembers. He did not have any vested interest, other than the desire to help others succeed and to improve the welfare of our soldiers.

I appreciate your willingness to read through these stories, there are many others where I could speak to financial, or time generosity on Steve's part but I am sure those have been brought up by others. I have always been struck by how well Steve has brought up his children, one of the few to coach, teach and attend events such as Boy Scout campouts and Girl Scout events. He has been an example to his and other children, and had direct discussions with them on their responsibility to help others. Steve has sought to always assist others in meeting their goals and raise them up; in 12 years, I have never witnessed or heard of him asking anything in return.

I ask of the court is to take into account his service, character and commitment to our society. He has sought to assist soldiers in every way he can. He seeks to serve, he teaches our youth to serve, he promotes equity, and opportunity for all, and endeavors to make it available to all that he can. I plead for the mercy of the court.

With all sincerity,



Louis J. De Felice, Jr.

EXHIBIT A-22

Christopher Hsu

[REDACTED]
Reno, NV [REDACTED]

10/30/2021

The Honorable Lorna G. Schofield

Dear Judge Schofield:

I am Christopher Hsu and I have been friends with Steve Calk for over a decade. We were introduced by mutual friends who were part of a network of veterans. For background, my wife Julianne and I are the proud parents of three daughters, and we live in Reno, NV. I am the CEO and Co-founder of an early-stage financial services start up, Azibo.com. Additionally, I have a long career that includes being a Captain in the US Army, General Manager at General Mills, Associate Partner at McKinsey and Company, Managing Director at KKR Capstone, EVP and COO of Hewlett Packard Enterprise, CEO of Micro Focus and have served on several public and private boards as both an executive and independent director. Julianne, my wife, is a psychotherapist who focuses on adolescent trauma and is a certified sexual assault counselor. We see Steve and his children many times throughout each year and have gotten to know the family very well. Therefore, I feel that I am in a good position to provide an accurate assessment.

I can truly say that Steve is a man of character. He is well-regarded and highly respected among friends, colleagues and in the community as a person of high integrity and honesty. He is someone whom I trust and have trusted throughout the years. He has been a good example for me and my children. Steve has always demonstrated love and respect to his children and others around him. He has a tradition that I have emulated with his children whereby he so valued one-on-one time with them that he takes each one of them on a trip alone every couple of years. Based on his suggestion, I started doing that with my daughters and it has been transformative for our relationship. I also know his children, and they are amazing people who love their father more than anything. They have a very strong, supportive and loving relationship. All of his children are following in their father's footsteps by being extremely service-oriented, well-rounded human beings who are committed to giving back to their communities.

The Honorable Lorna G. Schofield

10/30/2021

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Steve is not only a wonderful father but also a loyal and caring friend. Whenever our family has gone through tough times, for example when [REDACTED] Steve was always there for us whether it was by sending a thoughtful and compassionate note or cooking a meal for our family. He is the kind of person who would go out of his way to help a friend in need.

On a professional front, he has always been a great sounding board about how to lead companies and manage people. I have learned a lot from him through the years. He is also gone out of his way to help us. When we were moving to New York from California, Steve reached out to the top real estate broker in a partner agency and asked if she would help us find a house. We were so grateful as we found this agent to be wonderful. When I was considering becoming an entrepreneur and starting my own company, Steve was my greatest cheerleader. I was scared as I had never done something like this. He gave me confidence that I could do it and encouraged me along the way when things got tough. I have leaned on him for specific professional advice throughout. I have been grateful to have a friend like Steve in my corner through this phase of my life.

I particularly admire Steve for his commitment to supporting veterans. Over the years, Steve has helped countless veterans by mentoring, advising, hiring, helping transition from the military and succeeding in their careers. He is a giver and loves the opportunity to help those who have served our country. He gives willingly of his time, resources and love to this group AND always brings folks together in fellowship to help each other. I have been lucky to be pulled into this group and have subsequently also had the opportunity to advise and mentor this great group of veterans.

I can say with complete confidence that Steve is a wonderful person and father who is committed to serving his community, giving back and providing an environment in which his children can thrive. Please do not hesitate to contact me should you have any questions or require more specific information.

Sincerely,

A handwritten signature in cursive script, appearing to read "Chris P. Hsu", followed by a long horizontal flourish line.

Christopher Hsu

EXHIBIT A-23

[REDACTED]
Baton Rouge, Louisiana [REDACTED]

October 29, 2021

The Honorable Lorna G. Schofield
United States District Judge
Southern District of New York
40 Foley Square
New York, NY 10007

Dear Judge Schofield,

It is my honor to write to you on behalf of Stephen Calk. Steve has been a trusted friend of mine for more than a decade. Steve and I met while attending the Presidents' Program in Leadership at Harvard Business School in Boston. The PPL is a program jointly sponsored by the Young Presidents' Organization (YPO) and Harvard Business School. Graduating from the program requires one attend, at a minimum, one weeklong session each year for nine years. The attendees are each leaders of their respective organizations.

YPO's mission is "Better Leaders through Lifelong Learning and Idea Exchange," and the HBS program is YPO's premier educational opportunity. The waitlist to attend the HBS program, at the time I met Steve in 2014, was several years long. Once selected to attend, full participation is required to continue in the program. Of those who are invited back, a very few volunteers are selected to lead small groups of student peers—Steve was one such volunteer. Having stood out for his preparedness, contributions to his group- and classroom discussions, and demonstrated leadership among his peers, Steve had been identified as a potential leader and because of that I was asked to mentor him, which I had the privilege of doing in 2016. Based on his demonstrated leadership, on my recommendation, and on observations by other leaders in the PPL, Steve was selected to lead my section after I graduated and left the program to make room for another YPOer to attend the PPL.

Each week on the HBS campus is preceded by hundreds of hours of preparation and the days on campus are long—often extending well past midnight. Attendees who arrive unprepared or fail to contribute to classroom or small-group discussions are not welcome back to the program. I tell you all this to make clear those who, like Steve, graduate, and there have been relatively few, have demonstrated a commitment to learning and to working with their peers at a level seldom seen among business leaders.

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Steve and I learned a great deal about each other in our time together at PPL: our friendship continues strong to this day. Among the reasons Steve and I were attracted to each other is our shared commitment to serving others, especially Veterans.

While we took different paths, Steve and I are both United States Army Aviators. I am a ten-year active duty veteran and served as a platoon commander and pilot in the 160th Special Operations Aviation Regiment. In my role, I worked with our nation's most capable pilots and crewmembers, flying our Nation's most precious and capable joint special operations warriors. Steve was a pilot in a sister organization.

I was blessed myself to transition seamlessly into the civilian workforce after ten years in uniform: many of my fellow soldiers struggle with where to live and how to earn a living after transitioning out of the military. After completing his service and starting a successful business, Steve did what too few of us do: he worked closely with several veterans' organizations and has done a remarkable job hiring, training, and giving opportunities to many of our Nation's best. I have had the honor of meeting several of the Special Operators Steve recruited and hired. To a person, they described how incredibly thankful they were for the opportunity to join Steve's team.

One case in particular stands out as an exemplar of Steve's passion for our veterans. Steve invited me to dinner with a recently retired, just hired, former Delta Force operator. This person was a senior non-commissioned officer who had been taking advantage of transitional services the Army offered soldiers who were retiring. Steve's bank actively participated in the program with a focus on hiring special operations soldiers—this operator was actually on terminal leave—he had left active service so recently he was technically still a soldier on leave with no need to return to duty. He didn't remember me from the many times we likely crossed paths, nor I he, but we shared a bond. I was truly moved by what this man had to say, out of Steve's earshot, about the opportunity Steve had given him and others like him. Most people cannot possibly understand what these operators do for their country and giving them a good paying, challenging job is one of the ways Steve is giving back. I will never forget how proud that made me about Steve: Steve does not just talk about giving others opportunities, he does!

Steve and I had several conversations about his desire to further give back to our fighting men and women by taking a leadership role in the Department of the Army. We discussed the sacrifices he would have to make to serve, and I remember fondly wishing I too had the financial wherewithal to support myself and my family if offered such an opportunity to serve. Having been at "the pointy end of the spear" as a soldier, I could not help but think what a powerful force Steve would be in caring for our soldiers and their families. I was extremely disappointed when Steve was not selected for a senior executive position in the Department of the Army. I am also excited to know others as qualified as he

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stepped up and filled the role Steve volunteered for and aspired to. There is no doubt in my mind Steve's intentions were selfless and laudable.

Speaking of selfless, when my eldest daughter moved to Chicago, I called Steve. I explained Colleen would be attending graduate school at the University of Chicago, living in the City, and that I was concerned about her safety and wellbeing. Steve made clear he would drop everything to help Colleen if ever she needed help—there is no doubt in my mind Steve would have done just that had a need arisen.

As you contemplate sentencing, please know Mr. Calk has positively touched the lives of many people. He is a truly kind-hearted, caring and successful person. I am personally thankful for the privilege of knowing Steve and hope I can give back at least a fraction of what Steve has.

Respectfully,

A handwritten signature in black ink that reads "Patrick J. Kerr". The signature is written in a cursive, flowing style with a large initial "P".

Patrick J. Kerr

EXHIBIT A-24

The Honorable Lorna G. Schofield,

Your Honor, my name is William R. Sinton, my friends all know me as Billy. This letter isn't about me, but it may help if I give a little history of where I'm coming from. My parents immigrated to this country in 1953 from Northern Ireland. One brother and three sisters came over with them. Then the second four of us were all born here. My parents came of age during World War II and experienced the strife and pain of that era. My parents were married in their teens and started a family. Neither had any type of formal higher education. The reason I express that is, I was raised in a family where higher education was supplanted by hard work. I too was not given much opportunity to pursue higher education, all but a couple of semesters at a Community College. So please pardon any grammatical or content errors as I write like I would speak.

I started a family of my own in my mid 20s and felt the need to expand my horizons at being a responsible parent and provider as my father had for our family. I was introduced to a gentleman who interested me in pursuing a part time aviation career in the Army National Guard. I had always been interested in, especially military helicopter aviation more so because of its relationship with aerodynamic physics and mechanics over the normal attraction or the romance of being a military aviator. So, I basically started a new alternative career. I went off to basic training and then US Army aviation school at Fort Rucker Alabama. It was the summer of 1986. I had assumptions but I truly did not know what I was getting myself into until after the first few weeks of the US army Warrant Officer Entry Course. This was the ten-week prerequisite course prior to starting the Army Aviation School.

The US army aviation school, I think in knowing that many of the Warrant Officer candidates that they were putting through this very demanding school would at times need guidance, assistance and mentoring. In this course, many if not most of the Warrant Officer candidates had little to no college course experience. In the aviation school all the warrant officers were mixed with the already commissioned officers of the US army and it's reserve units. Most of which had already graduated from college and some from the USMA at West Point. This is where the army in its wisdom always delegated a current Commissioned Officer to be appointed as a liaison officer to the Warrant Officer candidate's, to assist or help as needed to make it through this demanding course.

This you could say was a turning point in my life. At the start of the Warrant Officer entry course I met a young man who was six years my junior but had just spent the last three years of his life as an enlisted marine. His name is Darin Lierly. Now retired LTC, USMC. And now also, a Captain for Southwest Airlines. He and I became bunkmates in the barracks and then roommates during the rest of our aviation school career. He is still today one of my two best friends for life. The other is the commissioned officer we were introduced to as our liaison officer in the first weeks of flight school. And that would be, at the time, Lieutenant Stephen (Steve) Calk.

When we first met Steve, we thought as many others did, that we were going to get an "arrogant" Commissioned Officer as a Liaison Officer who was going to treat the "Warrant Officer Candidates" as lessors than, or little brothers or just lower class "officer material". We soon came to find out how wrong we were. From the get-go, Steve treated all of us candidates as equals and was as receptive to learning things from us as we were in picking up tips and especially study tactics from him. And as it morphed over the year plus training cycle, the three of us practically became inseparable. All three of us had something great to offer in our trio. Darin had the military bearing of a true Marine, I being a little older, had a little more "street sense" and as they liked to call it "stories". As for Steve, he brought the greatest value to our troop. His constant planning and attention to detail were without reproach. From always being aware of our flight line requirements and schedule as well as the schoolhouse requirements and schedule, he was always on top of it. He never let any of us delay or forget our responsibilities and or class requirements, which were endless and very demanding. I knew it was then and I still know it is today, one of Steve's greatest personality traits and that is, "do what you said you were going to do and keep your promises". Steve always brought out the best and most of us during this most demanding year of our lives. And I can honestly say that without Darin Lierly and Steve Calks mental, moral and social support, I do not think I

would have made it through that most demanding year in my life. As you could imagine the US Army's requirements during this phase of training was intense and the attention to detail expected. I am now a retired, CWO4 of the US Army and National Guard due to my friendship and mentoring from my juniors Darin Lierly and especially Steve Calk.

With my little over a year, day to day association with Darin and Steve ending after graduation, obviously we all went our separate ways in life. But we had created a bond that time could not undue. We tracked each other throughout the years and followed each other's career and family paths. Darin's was back to the Marine Corps, fighter pilot, marriage, lots of boys and then to the Airlines. Mine was the family business (HVAC contractor), National Guard pilot, then marriage and six children.

As for Steve just like in flight school his vision and expectations just brought the best out of people and it continued. I cannot quote or begin to know how you build such a successful enterprise as he did but I can say this, that over the years, he has always treated me and Darin as the same two best friends we were way back when. We consider him a truly successful businessperson whom we know never would demand or require something out of somebody that he was not willing to do himself or frankly had already done himself hundreds of times. If you wanted to be good at what you do or wanted to better yourself, Steve was the one to bring that out of you. His guidance, suggestions, wisdom and character has been immensely shared to more people than can be quantified. He left a trail of success in all the paths he took. And for those who comment otherwise, with investigation you can almost always find, and excuse, or objective that just was not pursued or just pure lack of trying. If you wanted to become a better person or be more productive or successful at what you do, Steve's advice 99% of the time was spot on.

Throughout my business career in conjunction with my Army aviation career has now spanned 44 years. Even though my company is small compared to most, just 10 employees I have come to learn as I meet clients and businesspersons over the decades, that I can sense and figure out in short order, whether or not someone's true character is displayed on their exterior. One of the best ways I've come to rate this is that when I do meet someone who you would just love to emulate or admire, I find that you can assuredly trace that character to their parents. Rarely does the fruit fall too far from the tree. I hope to think when people meet my children who are all grown now that they think that their parents "did a good job". I know for a fact when I talk to and converse with Steve's children that he and Donna did an immensely fabulous job. Any man or woman would be honored and proud to call any of Steve's three children one of their own. Their individual accomplishments in school, sports and especially their volunteerism is beyond what anyone would hope from their children. And the greatest part is none of it was demanded by their father Steve. He is and has always been exceptional and bringing out the best of his associates, his friends and especially his children. His basic philosophy and this is me speaking not anything I'm quoting from him or associates as I see it, "what you put into something is what you will get out of it".

Steve has in one way or another affected the lives, families and careers of thousands of people over the years in a most positive way. He has led a path of successes behind him, far too many to count. After my return from Iraq in 2005 Steve started an annual "Warrior Weekend" of skiing and military "retreat" for any and all of his friends and associates that he has come to know and respect over his career in the US militaries. To see the effects this annual get together has had on so many, including me is breathtaking. Where else in my life would I be in a place where on our closing evening, Steve hosts the going home dinner for all the attendees. Which has been as large as 15 persons. And at this last dinner we start with a prayer. The first prayer is giving by our Jewish military honoree in Hebrew, followed by our younger military member who is Muslim and gives his prayer in Arabic and finally Steve or one of the other participants give a Christian prayer. I have no other place in my life that I am exposed to such diversity and inclusiveness and am truly honored beyond belief to be included. And I don't think it needs to be mentioned but I will, that all races are also represented at our annual retreat. Because of the mentoring, soul searching, business and relationship discussions, so much has been achieved. Steve started bringing in younger ex-military men into our group who now have since all gotten married, had children and started careers in business and some starting business' from scratch with the help of Steve's

guidance and mentoring. One of which is a significant player in helping the community of PTSD service members through the military medical facilities and VA hospitals. We all know that much of our success's in whatever paths we chose had a little if not a lot of influence for the greater good from Steve's involvement. Its indisputable. And I hope Steve never gets to read this, because I know he'll say, "I didn't do anything, you guys just needed a push in the right direction". In rating success's he is one of the humblest of men I know.

Another small character trait that I would appreciate sharing is of Steve's commitment to his family and friends. Especially over the last almost twenty years, I have been in so many circumstances in Steve's company that he just never ends astounding me. We could be at a coffee shop and he would introduce me to the barista, or at a business function dinner with more corporate CEO's than I could shake a stick at or more recently a national fund raiser that he held at his home where military and business dignitaries from across the nation showed up to donate and support the Special Operation Warriors Fund to assist the families of fallen soldiers in perpetuity until their children graduate from college. My point being during that event he pulled me up on stage and introduced me as, "one of his life-long best friends". He has always said that, even though I consider myself just a country bumpkin contractor from the sticks of Pennsylvania. He just treats all his friends as equals no matter what their status. I truly admire that in him. So refreshing.

Finally, I would just like to reiterate that my world and life as well as many others is more complete, more successful, and more moral with the influences of my friend for life Stephen Calk for being a big part of it. Thank you for your time.

Respectfully,

William (Billy) R. Sinton

A handwritten signature in dark ink, appearing to read "William R. Sinton", followed by the date "8 NOV 21". The signature is fluid and cursive.

EXHIBIT A-25

Charles Gleichenhaus

Arlington, VA

October 29, 2021

Judge Lorna G. Schofield
United States District Judge
United States Courthouse
40 Foley Square
New York, NY 10007

Dear Judge Schofield:

I am writing this letter on behalf of Stephen Calk in order to provide you a fuller picture of the man who has appeared before you.

I first met Stephen in 1982 when he reported to the West Point Prep School in Fort Monmouth, NJ. I was one of three Tactical Officers responsible to assess the potential and oversee the development of each cadet. My role included coaching, teaching, and mentoring each cadet throughout their time at the Prep School. In 1982, approximately 350 cadets were accepted into the program with 180 graduating, and 175 going on to West Point.

Very early into Stephen's tenure at the Prep School I identified him as one the top cadets due to his inherent leadership qualities. He possessed a strong military bearing and was one who thrived as a team leader. But what set Stephen apart from most was his grounding in high moral and ethical standards. He was driven by doing good for others. I recall Stephen was a good shoe shiner, and one of his weaker classmates was having trouble, I caught Stephen after hours in his classmate's room helping him shine his shoes and boots. What makes this noteworthy, was that with all his own challenges at the Prep School, Stephen put those aside to help a classmate who was down and needed help.

My strongest memory of Stephen, and probably the key reason that to this day I continue to know him, was his resilience after graduating and successfully completing the Prep School program but failing to be accepted into West Point. He was not accepted into the Academy due to very specific and strict constraints related to his military status and admissions allotments. Stephen was crushed by this situation, but rather than get angry or toss his dreams away, he redoubled his efforts to join the army as a commissioned officer. He enrolled in the ROTC program and was commissioned in 1985.

Judge Lorna G. Schofield

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We kept in touch during his military career exchanging stories about leadership situations. He oftentimes sought advice as to how to get the best out of soldiers. In the end he succeeded as an army officer by always maintaining the highest ethical standards, modeling the correct behavior, and leading by example.

After my retirement from the Army in 1995 Stephen and I remained in touch, exchanging letters, phone calls, and occasional visits. My next career took me to the American International Group in New York for a few years prior to joining the International Monetary Fund in Washington. After 17 years I retired from the IMF in 2017 and am now a consultant at the World Bank. Shortly after my IMF retirement Stephen asked me to join the Federal Savings Bank's Board of Directors.

As a board member I was able to see Stephen each month when he chaired the board meetings. There was such a remarkable thread of continuity from the time I knew him when he was a West Point Cadet Candidate to the Stephen I saw at the helm of the Bank board. His focus was always on how he could help those who sought or needed help. Additionally, he put himself "out there" to others through his support of a variety of philanthropic organization such as the Boy Scouts, USO, Special Operations Warrior Foundation among others. He cared deeply for the success of the Bank so that he could continue to do what drove him, doing good for others.

Throughout the 40 years I have known Stephen, I have marveled about how he puts others first and will never compromise his honor. He constantly strives to exhibit the highest personal ethical standards and be a positive role model to others. One of his touchstones is the West Point motto, "Duty Honor, Country". Stephen has inculcated that motto into everything he does.

I urge you to consider the full measure of the man as you deliberate.

Sincerely,

A handwritten signature in black ink, appearing to read 'Charles Gleichenhaus', with a long horizontal flourish extending to the right.

Charles Gleichenhaus

Lieutenant Colonel, US Army

Retired

EXHIBIT A-26

October 12, 2021

Dear Judge Schofield,

My name is Stephanie Burling and I respectfully submit this letter sharing my knowledge of and personal experiences with Steve Calk.

Steve and I first became acquainted at the University of Illinois in approximately 1983/84 and shared several mutual friends. However, we formally met in Fall of 1985 when we had a class together. Steve and I struck up a friendship and dated that Fall. After college we lost touch but reconnected in 2013. We dated again in Fall 2014/Winter 2015 and have since remained good friends.

In February of 2013, I was watching a news story about General Schwarzkopf and viewing old video footage of the Gulf War. In that footage, I saw Steve walking with the General in his entourage. I instinctively smiled and reached out on LinkedIn. I told Steve that while I was surprised to see him on television, I was not the least bit surprised to see him in such stellar company. I also told him how happy I was for his success, and we wished each other well.

In Fall of 2014, Steve and I reconnected again as we were going through our respective divorce proceedings. My marriage had been a rough ride, and the divorce process was worse. Steve was extraordinarily supportive. He helped me navigate through countless challenges and was a bright light in an incredibly dark time. I sincerely don't know what I would have done without him.

John F. Kennedy once said: "And with privilege goes responsibility." That same Fall of 2014, one evening Steve had a work-related matter weighing on his mind. He didn't discuss the details, nor did I press. Steve simply remarked that with every important decision he made at the bank, he thought about how his decision would affect the 800+ employees and their families. I was profoundly struck by his depth of concern for both his employees and their families. I have always known Steve to take his commitments and responsibilities seriously and with the utmost of care. But this was different. It was deeper. It was the response of a servant leader.

For as long as I have known Steve, he has served in one capacity or another. At U of I he served in the ROTC, attended flight school, and routinely headed initiatives and held positions in organizations on campus and in his fraternity. Steve was that guy people "knew" would have an extraordinary life. Steve is the same guy today as he was back then: brilliant, hardworking, charming, funny, loyal, and humble.

Despite all the outward appearances of wealth and privilege, Steve still possesses a fundamental simplicity. He pairs tailored suits with a backpack. He doesn't use an expensive wallet. His cash and credit cards are neatly folded and wrapped in what I believe is one of his daughter's elastic hair ties. We have laughed that we both prefer Pillsbury crescent rolls to fancy dinner rolls at holiday dinners. He is

respectful and gracious to service staff in a way that at times I marvel over his ability to connect and make people feel special and sincerely appreciated. He is a great storyteller. He can swiftly transition into a perfect British accent or quote a funny line from a classic movie and, at times, is self-deprecating. When there is a favorite song on the radio, he'll sing along. And at the end of his voicemail greeting, he says "Make it a great day." I believe those five simple words speak volumes about how Steve views and lives life.

Steve is and has always been methodical, organized, and a creature of habit. Once back in college I opened his closet door, and all his clothing was orderly and facing one direction. His closet is still that way today. Steve has never been one for fashion fads either. He is traditional, conservative, and classic. As for his friends, he cherishes his friendships and would run through a brick wall for a friend in need. Steve has always been the guy who leads from the front and when duty calls, he stands and says yes.

Steve is one of the hardest working people I know and a lifelong learner. At U of I he sold an insane number of promotional fraternity items which then enabled him to buy a Moped. He is frequently on the phone in the evening with business calls yet has created a work/life balance that allows him to be ever present for his kids. He has degrees from U of I, Northwestern, and Harvard. Steve shared once that learning was essential for him to keep current and continually improve his ability to make the best business decisions.

He is also a devoted father. I knew back in college that he would be an extraordinary dad. He is an active participant in his children's faith formation, academic choices, activities, and sports. We have spoken about our children at great length through the years. He has shared his hopes that his children will embody a strong work ethic and always know the importance of duty and service to country. When you ask Steve about his kids, his face beams with joy. His oldest child, Stephen, Jr., is now a freshman at West Point and is truly one of the finest young men you could ever meet.

I am not the only individual in Steve's personal life whom he has helped. A mutual college friend is a former Cook County prosecutor and a nationally recognized domestic violence subject matter expert. In April of 2017, Pam was hosting a fundraiser to launch her non-profit, The Center for Domestic Violence Policy. Not only was Steve the top bidder for the sole auction item that night, he then donated the item back so that the second highest bidder could also acquire the item, effectively doubling the donation. He was a major donor of and heavily involved in the renovation of his fraternity house at U of I. He once purchased a business suit for a struggling fraternity brother and recently gave away the formal living room furniture from his home to help a family in need. These examples are just the tip of the iceberg in a lifetime of giving.

In all the years I have known Steve, he is disarming and kind to everyone he meets, not just to those of his same station in life. He recognizes that he has been blessed with success beyond most people's wildest dreams and he is grateful. Steve is devout in his faith. We have had several conversations about faith through the years and we have prayed together. A couple of months ago we spent the afternoon together and as I was getting out of his car, I found a broken rosary on the ground. I picked it up and

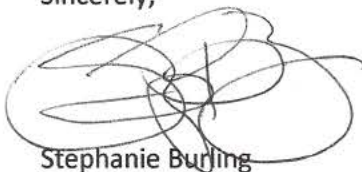
walked to set it on a nearby table. Simultaneously Steve sprang into action and asked passersby if it belonged to them in hopes of getting the rosary back to its rightful owner. Steve knew the rosary's outward condition didn't diminish its intrinsic value.

In my eyes, just as that of the rosary, Steve's intrinsic value will never be diminished by this present outward condition. The Steve Calk I know is grateful, honest, humble, generous, and a faith filled man who has spent his entire life serving, giving, and protecting.

In closing, it is my sincere hope and prayer that you look favorably upon the lifetime of contributions that Steve has made to his country, former employees, charitable causes and to all those who are so fortunate to call him a friend.

Thank you so very much for your time and consideration.

Sincerely,

A handwritten signature in black ink, appearing to read "Stephanie Burling". The signature is stylized with loops and flourishes. Below the signature is a solid black rectangular redaction box.

Stephanie Burling

Bolingbrook, IL